

GE Capital Retail Bank

Summary of Account Activity		Payment Information	
Previous Balance	\$1,074.00	New Balance	\$1,031.00
+ New Purchases	\$0.00	Total Minimum Payment Due	\$39.00
- Payments	\$80.00	Payment Due Date	05/04/2012
+/- Credits, Fees & Adjustments (net)	\$37.00	PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE. We may convert your payment into an electronic debit. See reverse side.	
+/- Interest Charge (net)	\$0.00		
New Balance	\$1,031.00	Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$35.00.	
Credit Limit	\$3,100.00		
Available Credit	\$2,069.00	Minimum Payment Warning: Making only the Total Minimum Payment Due will increase the amount of interest you pay and the time it takes to repay your balance. For example:	
Days in Billing Period	30		
Pay online for free at: gogecapital.com For GE Capital Retail Bank customer service or to report your card lost or stolen, call 1-866-893-7864.		If you make no payment or a small payment on your minimum payment due date, you will pay more interest over the life of your account. For example:	
Best times to call are Wednesday - Friday.			
		Only the minimum payment	10 years \$4,722.00
		\$79.00	3 years \$2,832.00 (Savings = \$1,890.00)
		If you would like information about credit counseling services, call 1-877-302-8797.	

YOU MUST PAY EACH PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING DEFERRED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS. YOU HAVE A PROMOTION(S) EXPIRING ON 12/12/12.

Promotional Purchase Summary					
Promotional Expiration Date	Promotional Balance	Deferred Interest Charge	Tran Date	Description	Initial Purchase Amount
12/12/2012	\$920.00	\$896.24	11/12/2010	Deferred Interest/No Interest If Paid In Full	\$3,056.60
A summary of your promotional purchase is provided above. Any promotion may be terminated if your account goes 60 days past due. If you have a DEFERRED INTEREST/NO INTEREST IF PAID IN FULL promotion: To avoid paying Deferred Interest Charges on these promotion(s), you must pay the entire applicable Promotional Balance by the Promotional Expiration Date. On a Fixed Payment (Extended Payment Plan) promotional purchase, the Interest Charge is billed monthly and included as part of the Minimum Payment due. To make more than one payment see Make Payment To address or pay online at gogecapital.com .					

Tran Date	Post Date	Reference Number	Description	Amount
03/23/2012	03/23/2012	P907200F301DWB0M8	PAYMENT - THANK YOU	\$39.00 CR
04/11/2012	04/11/2012	P907200FN01DW8B4R	PAYMENT - THANK YOU	\$41.00 CR

Continued on next page

* NOTICE: See reverse side and additional pages (if any) for important information concerning your account.

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Pay online at gogecapital.com or enclose this coupon with your check. Please use blue or black ink.

CareCredit

Payment Due Date: 05/04/2012
New Balance: \$1,031.00
Account Number: 4828

Payment Enclosed: \$



☐ New address or e-mail? If you only pay the Total Minimum Due it may not pay off the Promotional Purchase by the Expiration Date.
Check the box at left and print changes on back

RHONDA K BALES
542 JOHN DAVID DR
FARMINGTON MO 63640-3004

TDATFDFTFTAFDADADTAT AADTTFTDDTDAFT ADAFAFDDFFDDFFATDDDDFFATDFFA

Make Payment to: GE CAPITAL RETAIL BANK
PO BOX 960061
ORLANDO, FL 32896-0061

FATAATTTFD TDDFAFFDDTTATAD ADDTTTFTFADEFDDTTTFTFAFDFFFAAFTATAADD

00039000004100 000390000103100 000601918 2106074 82862

Customer Service/Questions: For account information, please call the toll free number on the front of this statement. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 965033, Orlando, FL 32896-5033. Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance coupon portion of this statement or pay online at www.gogecapital.com.

Overnight Payments: Payments cannot be made in person, mail payments to GE Capital Retail Bank, 140 Wekiva Springs Road, Longwood, FL 32779.

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 965035, Orlando, FL 32896-5035.

Purchases, returns and payments made just prior to billing date may not appear until next month's statement. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment and you will not receive your check back from your financial institution. **You may choose not to have your payment collected electronically by sending your payment (with the remittance coupon), in your own envelope - not the enclosed remittance envelope, addressed to: PO Box 530960, Atlanta, GA 30353-0960 and not the payment address.**

What To Do If You Think You Find A Mistake On Your Statement:

If you think there is an error on your statement, write to us at:
GE Capital Retail Bank, P.O. Box 965035, Orlando, FL 32896-5035.

In your letter give us the following information:

- Account information: Your name and account number
- Dollar amount: The dollar amount of the suspected error

• Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount.

But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Information About Payments: You may at any time pay, in whole or in part, the total unpaid balance without any additional charge for prepayment. Payments received after 5:00 PM (ET) on any day will be credited as of the next day. Credit to your account may be delayed up to five days if payment (a) is not received at the payment address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount, or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 965035, Orlando, FL 32896-5035.

Credits to Your Account: An amount shown in parenthesis is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Credit Reports and Account Information: If you believe that we may have reported inaccurate information about you to a consumer-reporting agency, please contact us at P.O. Box 965036, Orlando, FL 32896-5036. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

How We Calculate Interest: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. We then add the interest to the daily balance. To get the "daily balance" we take the beginning balance of your account each day (which includes unpaid interest), add any new charges, and applicable fees, and subtract any payments or credits. This gives us the daily balance. Any daily balance of less than zero will be treated as zero. A separate daily balance will be calculated for each balance type on your account. The balance(s) shown in the Interest Charges section of this statement is the sum of the daily balances for each day in the billing cycle divided by the number of days in the billing cycle.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: GE Capital Retail Bank, Attn: Bankruptcy Dept., P.O. Box 103106, Roswell, GA 30076.

Your account is owned and serviced by GE Capital Retail Bank.

Hearing Impaired: TDD users call 1-877-448-8512

Use of Information About You and Your Account: Our Privacy Policy describes our collection and disclosure of information about you and your Account. If you would like another copy of the Privacy Policy, please call us at the customer service telephone number indicated on the front of this statement.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

O1EJ5302 - 12 - 03/05/12

By providing a telephone number on your account, you consent to GE Capital Retail Bank and any other owner or servicer of your account contacting you about your account, including using any contact information or cell phone numbers you provide, and you consent to the use of any automatic telephone dialing system and/or an artificial or rerecorded voice when contacting you, even if you are charged for the call under your phone plan.

For changes of address or phone number, please check the box and print the changes below.

Retail EN - O1EJ5302

Name

Street Address

City

State

Zip Code

Home Phone #

Business Phone #

Cell # or other phone # we can use to contact you

Email Address

Remember, you can update the above information as well as your e-mail address online at www.gogecapital.com

Account Number [REDACTED] 4828

Statement Closing Date: 04/11/2012

Trans Date	Post Date	Reference Number	Description	Amount
			FEES	
04/04/2012	04/04/2012		LATE FEE	\$35.00
04/11/2012	04/11/2012		MINIMUM INTEREST CHARGE	\$2.00
			PURCHASES	
			TOTAL FEES FOR THIS PERIOD	\$37.00
			INTEREST CHARGED	
04/11/2012	04/11/2012		INTEREST CHARGED ON PURCHASES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$0.00
Total Fees Charged in 2012				\$148.00
Total Interest Charged in 2012				\$0.00
Total Interest Paid in 2012				\$2.00

Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	26.99%	\$84.14	\$1.87
Deferred Interest/No Interest If Paid In Full	12/12/2012	26.99%	\$1,847.72	\$0.00

New Proprietary Licensing Plans

This notice is to let you know about some promotional financing plans that may be available for you when you use your card for future purchases. This is only a summary of key terms. Additional details of promotional financing plans will be provided to you at the time of your transaction. Not all plans or all plan periods will be available at every CareCredit provider. For purposes of this notification, your Purchase Annual Percentage Rate ("APR") is 26.99%. See the Interest Charge Calculation section of this billing statement to determine if this APR is variable. If a (v) is shown next to your APR, this APR will vary with the market based on the prime rate. Subject to credit approval. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional purchase.

No Interest if Paid Within Promotional Period

(These can be advertised as Deferred Interest promotions)

Under this promotion, no Interest Charges will be assessed if the promotional purchase balance is paid in full within the promotional period. If the promotional purchase balance is not paid in full by the end of the promotional period, interest will be imposed from the date of purchase at the Purchase APR stated above. Minimum monthly payments are required. This promotion may be offered for periods of 6, 12, 18 or 24 months.

Billed Interest Promotions

Under this promotion, interest will be assessed on your promotional purchase balance from the purchase date at a reduced Annual Percentage Rate of 14.90% during the promotional period. After the promotional period, the Purchase APR stated above will apply. Monthly payments will be required during the promotional period. Some of these promotions may require a minimum monthly payment that is higher than the minimum payment that would be required if the purchase was non-promotional. This promotion may be offered for periods of 24, 36, 48 or 60 months.

Please keep this for your records. If you have any questions, please call us at the Customer Service number shown on your statement.

Cardholder News & Information

In order to protect your account privacy, we are unable to provide account information to anyone other than the cardholder(s) or an authorized party. If you wish to permit us to speak to an authorized party such as a spouse about your account, please send written authorization to the General Inquiries address.

The following is a summary of a change that is being made to your account terms. This change will take effect on 06/11/12. For more information, please refer to the revised terms shown below.

Minimum Payment: We are changing the total minimum payment calculation on your account.

The Minimum Payment Calculation terms in your credit card agreement will be replaced with the Minimum Payment Calculation terms shown below. Please keep this important document for your records.

"Minimum Payment Calculation

Your total minimum payment is calculated as follows:

The sum of:

a. The greater of either:

(i) \$25; or

(ii) 3.25% of the new balance shown on your billing statement (excluding any balance attributable to any special promotional purchase with a unique payment calculation); or

(iii) The sum of 1% of your new balance shown on your billing statement (excluding any balance attributable to any special promotional purchase with a unique payment calculation) plus interest, late payment fees and returned payment fees charged in the current billing cycle; PLUS

b. Any past due amounts; PLUS

c. Any payment due in connection with a special promotional purchase with a unique payment calculation.

We round up to the next highest whole dollar in figuring your total minimum payment. Your total minimum payment will never be more than your new balance."

For more information about this change, please contact us at 855-452-3719.

FAQs

· How do I opt out of this change?

You cannot opt out of any change being made to the minimum monthly payment on your account.

· If I close my account will the minimum monthly payment due calculation still change?

The minimum monthly payment change will be applied to your account on the effective date shown in the notice. If you would like to avoid this change from impacting your account, you can pay off your balance before the effective date of the change and close your account.

· Does this impact current balances or future balances?

The minimum payment change will be applied to your entire account balance on the effective date shown in the notice.

· Does this impact all my GE Capital accounts?

The enclosed notice only makes changes to the account identified on this billing statement.

Summary of Account Activity		Payment Information		
Previous Balance	\$1,074.00	New Balance \$1,031.00		
+ New Purchases	\$0.00	Total Minimum Payment Due \$39.00		
- Payments	\$80.00	Payment Due Date 05/04/2012		
+/- Credits, Fees & Adjustments (net)	\$37.00	PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE.		
+/- Interest Charge (net)	\$0.00	We may convert your payment into an electronic debit. See reverse side.		
New Balance	\$1,031.00	Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$35.00.		
Credit Limit	\$3,100.00	Minimum Payment Warning: Making only the Total Minimum Payment Due will increase the amount of interest you pay and the time it takes to repay your balance. For example:		
Available Credit	\$2,069.00			
Days in Billing Period	30			
Pay online for free at: gogecapital.com For GE Capital Retail Bank customer service or to report your card lost or stolen, call 1-866-893-7864.				
Best times to call are Wednesday - Friday.				
		If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
		Only the minimum payment	10 years	\$4,722.00
		\$79.00	3 years	\$2,832.00 (Savings = \$1,890.00)
		If you would like information about credit counseling services, call 1-877-302-8797.		

Promotional Expiration Notification

YOU MUST PAY EACH PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING DEFERRED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS. YOU HAVE A PROMOTION(S) EXPIRING ON 12/12/12.

Promotional Purchase Summary

Promotional Expiration Date	Promotional Balance	Deferred Interest Charge	Tran Date	Description	Initial Purchase Amount
12/12/2012	\$920.00	\$896.24	11/12/2010	Deferred Interest/No Interest If Paid In Full	\$3,056.60

A summary of your promotional purchase is provided above. Any promotion may be terminated if your account goes 60 days past due.

If you have a DEFERRED INTEREST/NO INTEREST IF PAID IN FULL promotion: To avoid paying Deferred Interest Charges on these promotion(s), you must pay the entire applicable Promotional Balance by the Promotional Expiration Date. On a Fixed Payment (Extended Payment Plan) promotional purchase, the Interest Charge is billed monthly and included as part of the Minimum Payment due.

To make more than one payment see Make Payment To address or pay online at gogecapital.com.

Transaction Summary

Tran Date	Post Date	Reference Number	Description	Amount
03/23/2012	03/23/2012	P907200F301DWB0M8	PAYMENT - THANK YOU	\$39.00 CR
04/11/2012	04/11/2012	P907200FN01DW8B4R	PAYMENT - THANK YOU	\$41.00 CR

Continued on next page

* NOTICE: See reverse side and additional pages (if any) for important information concerning your account.

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Pay online at gogecapital.com or enclose this coupon with your check. Please use blue or black ink.

CareCredit®

Total Minimum Payment Due	Payment Due Date	New Balance	Account Number
\$39.00	05/04/2012	\$1,031.00	4828

Payment Enclosed : \$

☐ **New address or e-mail?** If you only pay the Total Minimum Due it may not pay off the Promotional Purchase by the Expiration Date.
Check the box at left and print changes on back

RHONDA K BALES
542 JOHN DAVID DR
FARMINGTON MO 63640-3004

Make Payment to: GE CAPITAL RETAIL BANK
PO BOX 960061
ORLANDO, FL 32896-0061

Customer Service/Questions: For account information, please call the toll free number on the front of this statement. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 981127, El Paso, TX 79998-1127. Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance coupon portion of this statement or pay online at www.gemoney.com.

Overnight Payments: payments cannot be made in person, mail payments to: GEMoney Bank, 140 Wekiva Springs Road, Longwood, FL 32779

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 981438, El Paso, TX 79998-1438.

Purchases, returns and payments made just prior to billing date may not appear until next month's statement. We reserve the right to obtain payment electronically for any check or other instrument that you send to us by initiating an ACH (electronic) debit in the amount of your check or instrument to your account. Your check or instrument will not be returned to you by us or your bank. Your bank account may be debited as early as the same day we receive your payment. You may choose not to have your payment collected electronically by sending your payment (with the remittance coupon), in your own envelope – not the enclosed remittance envelope, addressed to: PO Box 530960, Atlanta, GA 30353-0960 and not the payment address.

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at: GE Money Bank, P.O. Box 981438, El Paso, TX 79998-1438. In your letter give us the following information: • Account information: Your name and account number • Dollar amount: The dollar amount of the suspected error • Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true: • We cannot try to collect the amount in question or report you as delinquent on that amount. • The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. • While you do not have to pay the amount in question, you are responsible for the remainder of your balance. • We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: 1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) 2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. 3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: P.O. Box 981438, El Paso, TX 79998-1438. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Information About Payments: You may pay more than the Total Minimum Payment at any time. Payments received after 5:00 PM (ET) on any day will be credited as of the next day. Credit to your account may be delayed up to five days if payment (a) is not received at the payment address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount, or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 981438, El Paso, TX 79998-1438.

Credits to Your Account: An amount shown with a CR next to the amount is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Telephone Monitoring: For quality control purposes, you permit us to listen to or record telephone calls between you and us.

Credit Reports and Account Information: If you believe that we may have reported inaccurate information about you to a consumer-reporting agency, please contact us at P.O. Box 981439, El Paso, TX 79998-1439. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Variable Rate Information: If any of your APRs are variable, that APR will vary with the market based on the Prime Rate.

How Long Will the Penalty Rate Apply? If your APRs are increased because you made a late payment, the Penalty APR will apply until you make six consecutive minimum payments when due.

How We Calculate Interest: We use a method called "daily balance". During billing cycles in which interest is charged, for each balance type on your account we figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. A separate daily balance will be calculated for the following balance types, as applicable: purchases, balance transfers, cash advances and other balances that are subject to different interest rates, plans or special promotions. First, we determine the "daily balance": To determine the daily balance, we take the beginning balance each day, add any new charges and fees posted that day, and subtract any payments and credits posted that day. This gives us the daily balance. Second, we calculate the amount of interest charged. To do this, we multiply the applicable daily rate by each daily balance on your account. Third, we add the interest amount to the daily balance, and the sum will become the beginning balance for the following day. Your interest charge for the billing cycle is the sum of the interest amounts that were charged each day during the billing cycle for each balance type. We charge a minimum of \$2 of interest in any billing cycle in which you owe interest.

Paying Interest: Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers, if applicable, on the transaction date.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: GEMoney Bank, Attn: Bankruptcy Dept., P.O. Box 103106, Roswell, GA 30076.

Your account is owned and serviced by GE Money Bank. For complete terms and conditions of your account, consult your Credit Card Agreement.

Hearing Impaired: TDD users call 1-877-448-8512

O1EJ502 - 8 - 06/22/10

Use of Information About You and Your Account: Our Privacy Policy describes our collection and disclosure of information about you and your Account. If you would like another copy of the Privacy Policy, please call us at the customer service telephone number indicated on the front of this statement.

This is an attempt to collect a debt and any information obtained will be used for that purpose.
By providing a telephone number on my account, I consent to GE Money Bank and any other owner or servicer of my account contacting me about my account, including using any contact information or cell phone numbers I provide, and I consent to the use of my automatic telephone dialing system and/or an artificial or rerecorded voice when contacting me, even if I am charged for the call under my phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below or visit us on-line at www.gemoney.com.

<input type="checkbox"/>	Name	_____
<input type="checkbox"/>	Street Address	_____
<input type="checkbox"/>	City, St, Zip	_____
<input type="checkbox"/>	Phone #	_____
<input type="checkbox"/>	E-mail	_____
	Home Phone#	_____
	Business Phone#	_____
	Cell-phone or other phone # we can use to contact you	_____
	Email Address	_____

BY PROVIDING YOUR EMAIL ADDRESS, YOU AGREE TO RECEIVE EMAIL COMMUNICATION ABOUT YOUR ACCOUNT AND ALSO GIVE PERMISSION FOR US TO PROVIDE YOUR EMAIL ADDRESS TO THE DEALER/MERCHANT/PROVIDER/RETAILER ACCEPTING YOUR CARD.

Transaction Summary (Continued)

Tran Date	Post Date	Reference Number	Description	Amount
FEES				
04/04/2012	04/04/2012		LATE FEE	\$35.00
04/11/2012	04/11/2012		MINIMUM INTEREST CHARGE PURCHASES	\$2.00
TOTAL FEES FOR THIS PERIOD				\$37.00
INTEREST CHARGED				
04/11/2012	04/11/2012		INTEREST CHARGED ON PURCHASES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00
2012 Totals Year-to-Date				
Total Fees Charged in 2012				\$148.00
Total Interest Charged in 2012				\$0.00
Total Interest Paid in 2012				\$2.00

Interest Charge Calculation

Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	26.99%	\$84.14	\$1.87
Deferred Interest/No Interest If Paid In Full	12/12/2012	26.99%	\$1,847.72	\$0.00

New Promotional Financing Plans

This notice is to let you know about some promotional financing plans that may be available for you when you use your card for **future** purchases. This is only a summary of key terms. Additional details of promotional financing plans will be provided to you at the time of your transaction. Not all plans or all plan periods will be available at every CareCredit provider. For purposes of this notification, your **Purchase Annual Percentage Rate ("APR")s 26.99%** See the Interest Charge Calculation section of this billing statement to determine if this APR is variable. If a (v) is shown next to your APR, this APR will vary with the market based on the prime rate. Subject to credit approval. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional purchase.

No Interest if Paid Within Promotional Period

(These can be advertised as Deferred Interest promotions)
Under this promotion, no Interest Charges will be assessed if the promotional purchase balance is paid in full within the promotional period. If the promotional purchase balance is not paid in full by the end of the promotional period, interest will be imposed from the date of purchase at the **Purchase APR** stated above. Minimum monthly payments are required. This promotion may be offered for periods of **6, 12, 18 or 24 months**.

Billed Interest Promotions

Under this promotion, interest will be assessed on your promotional purchase balance from the purchase date at a reduced Annual Percentage Rate of **14.90%** during the promotional period. After the promotional period, the **Purchase APR** stated above will apply. Monthly payments will be required during the promotional period. Some of these promotions may require a minimum monthly payment that is higher than the minimum payment that would be required if the purchase was non-promotional. This promotion may be offered for periods of **24, 36, 48 or 60 months**.

Please keep this for your records. If you have any questions, please call us at the Customer Service number shown on your statement.

Cardholder News & Information

In order to protect your account privacy, we are unable to provide account information to anyone other than the cardholder(s) or an authorized party. If you wish to permit us to speak to an authorized party such as a spouse about your account, please send written authorization to the General Inquiries address.

Important Changes to Your Account Terms

The following is a summary of a change that is being made to your account terms. This change will take effect on 06/11/12. For more information, please refer to the revised terms shown below.

Minimum Payment: We are changing the total minimum payment calculation on your account. The Minimum Payment Calculation terms in your credit card agreement will be replaced with the Minimum Payment Calculation terms shown below. Please keep this important document for your records.

"Minimum Payment Calculation

Your total minimum payment is calculated as follows:

The sum of:

- a. The greater of either:
 - (i) \$25; or
 - (ii) 3.25% of the new balance shown on your billing statement (excluding any balance attributable to any special promotional purchase with a unique payment calculation); or
 - (iii) The sum of 1% of your new balance shown on your billing statement (excluding any balance attributable to any special promotional purchase with a unique payment calculation) plus interest, late payment fees and returned payment fees charged in the current billing cycle; PLUS
- b. Any past due amounts; PLUS
- c. Any payment due in connection with a special promotional purchase with a unique payment calculation.

We round up to the next highest whole dollar in figuring your total minimum payment. Your total minimum payment will never be more than your new balance."

For more information about this change, please contact us at 855-452- 3719.

FAQs

How do I opt out of this change?

You cannot opt out of any change being made to the minimum monthly payment on your account.

If I close my account will the minimum monthly payment due calculation still change?

The minimum monthly payment change will be applied to your account on the effective date shown in the notice. If you would like to avoid this change from impacting your account, you can pay off your balance before the effective date of the change and close your account.

Does this impact current balances or future balances?

The minimum payment change will be applied to your entire account balance on the effective date shown in the notice.

Does this impact all my GE Capital accounts?

The enclosed notice only makes changes to the account identified on this billing statement.

Summary of Account Activity		Payment Information	
Previous Balance	\$1,251.61	New Balance	\$0.00
+ New Purchases	\$0.00	Total Minimum Payment Due	\$389.00
- Payments	\$0.00	Payment Due Date	11/11/2012
+/- Credits, Fees & Adjustments (net)	\$1,251.61-	Promotion(s) expiring shortly - see promotional boxes below for details	
+/- Interest Charge (net)	\$0.00		
New Balance	\$0.00	PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE. We may convert your payment into an electronic debit. See reverse side.	
Credit Limit	\$3,100.00		
Available Credit	\$0.00		
Days in Billing Period	29	Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$35.00.	
Pay online for free at: gogecapital.com For GE Capital Retail Bank customer service or to report your card lost or stolen, call 1-866-893-7864.			
Best times to call are Wednesday - Friday.			

Promotional Expiration Notification

YOU MUST PAY EACH PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING DEFERRED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS. YOU HAVE A PROMOTION(S) EXPIRING ON 12/12/12.

Promotional Purchase Summary

Promotional Expiration Date	Promotional Balance	Deferred Interest Charge	Tran Date	Description	Initial Purchase Amount
12/12/2012	\$920.00	\$0.00	11/12/2010	Deferred Interest/No Interest If Paid In Full	\$3,056.60

A summary of your promotional purchase is provided above. Any promotion may be terminated if your account goes 60 days past due.

If you have a DEFERRED INTEREST/NO INTEREST IF PAID IN FULL promotion: To avoid paying Deferred Interest Charges on these promotion(s), you must pay the entire applicable Promotional Balance by the Promotional Expiration Date. On a Fixed Payment (Extended Payment Plan) promotional purchase, the Interest Charge is billed monthly and included as part of the Minimum Payment due.

To make more than one payment see Make Payment To address or pay online at gogecapital.com.

Transaction Summary					
Tran Date	Post Date	Reference Number	Description	Amount	
11/09/2012	11/09/2012	F907200NA00999990	CHARGE OFF ACCOUNT-PRINCIPALS	\$920.00	CR
11/09/2012	11/09/2012	F907200NA00999990	CHARGE OFF ACCOUNT *FINANCE CHARGES*	\$366.61	CR
FEES					
11/04/2012	11/04/2012		LATE FEE	\$35.00	
TOTAL FEES FOR THIS PERIOD				\$35.00	
INTEREST CHARGED					
11/09/2012	11/09/2012		INTEREST CHARGE ON PURCHASES	\$0.00	
TOTAL INTEREST FOR THIS PERIOD				\$0.00	
2012 Totals Year-to-Date					
Total Fees Charged in 2012				\$375.50	
Total Interest Charged in 2012				\$28.11	
Total Interest Paid in 2012				\$2.00	

* NOTICE: See reverse side and additional pages (if any) for important information concerning your account.

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Pay online at gogecapital.com or enclose this coupon with your check. Please use blue or black ink.

Account Number 6019 1821 0607 4828

Total Minimum Payment Due	Past Due Amount	Payment Due Date	Urgent!	New Balance
\$389.00	\$0.00	11/11/2012	Promotion(s) expiring shortly-see above	\$0.00

Payment Enclosed : \$

☐ New address or e-mail?
Check the box at left and
print changes on back

Payment due includes \$ 0.00 past due. Please pay the past due amount PROMPTLY.

NOTE: You have a Promotional Purchase Expiring. See Promotional Purchase Summary For Details.

RHONDA K BALES
542 JOHN DAVID DR
FARMINGTON MO 63640-3004

Make Payment to: GE CAPITAL RETAIL BANK
PO BOX 960061
ORLANDO, FL 32896-0061

Customer Service/Questions: For account information, please call the toll free number on the front of this statement. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 981127, El Paso, TX 79998-1127. Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance coupon portion of this statement or pay online at www.gemoney.com.

Overnight Payments: payments cannot be made in person, mail payments to: GEMoney Bank, 140 Wekiva Springs Road, Longwood, FL 32779

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 981438, El Paso, TX 79998-1438.

Purchases, returns and payments made just prior to billing date may not appear until next month's statement. We reserve the right to obtain payment electronically for any check or other instrument that you send to us by initiating an ACH (electronic) debit in the amount of your check or instrument to your account. Your check or instrument will not be returned to you by us or your bank. Your bank account may be debited as early as the same day we receive your payment. You may choose not to have your payment collected electronically by sending your payment (with the remittance coupon), in your own envelope – not the enclosed remittance envelope, addressed to: PO Box 530960, Atlanta, GA 30353-0960 and not the payment address.

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at: GE Money Bank, P.O. Box 981438, El Paso, TX 79998-1438. In your letter give us the following information: • Account information: Your name and account number • Dollar amount: The dollar amount of the suspected error • Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true: • We cannot try to collect the amount in question or report you as delinquent on that amount. • The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. • While you do not have to pay the amount in question, you are responsible for the remainder of your balance. • We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: 1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) 2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. 3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: P.O. Box 981438, El Paso, TX 79998-1438. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Information About Payments: You may pay more than the Total Minimum Payment at any time. Payments received after 5:00 PM (ET) on any day will be credited as of the next day. Credit to your account may be delayed up to five days if payment (a) is not received at the payment address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount, or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 981438, El Paso, TX 79998-1438.

Credits to Your Account: An amount shown with a CR next to the amount is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Telephone Monitoring: For quality control purposes, you permit us to listen to or record telephone calls between you and us.

Credit Reports and Account Information: If you believe that we may have reported inaccurate information about you to a consumer-reporting agency, please contact us at P.O. Box 981439, El Paso, TX 79998-1439. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Variable Rate Information: If any of your APRs are variable, that APR will vary with the market based on the Prime Rate.

How Long Will the Penalty Rate Apply? If your APRs are increased because you made a late payment, the Penalty APR will apply until you make six consecutive minimum payments when due.

How We Calculate Interest: We use a method called "daily balance". During billing cycles in which interest is charged, for each balance type on your account we figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. A separate daily balance will be calculated for the following balance types, as applicable: purchases, balance transfers, cash advances and other balances that are subject to different interest rates, plans or special promotions. First, we determine the "daily balance": To determine the daily balance, we take the beginning balance each day, add any new charges and fees posted that day, and subtract any payments and credits posted that day. This gives us the daily balance. Second, we calculate the amount of interest charged. To do this, we multiply the applicable daily rate by each daily balance on your account. Third, we add the interest amount to the daily balance, and the sum will become the beginning balance for the following day. Your interest charge for the billing cycle is the sum of the interest amounts that were charged each day during the billing cycle for each balance type. We charge a minimum of \$2 of interest in any billing cycle in which you owe interest.

Paying Interest: Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers, if applicable, on the transaction date.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: GEMoney Bank, Attn: Bankruptcy Dept., P.O. Box 103106, Roswell, GA 30076.

Your account is owned and serviced by GE Money Bank. For complete terms and conditions of your account, consult your Credit Card Agreement.

Hearing Impaired: TDD users call 1-877-448-8512

O1EJ502 - 8 - 06/22/10

Use of Information About You and Your Account: Our Privacy Policy describes our collection and disclosure of information about you and your Account. If you would like another copy of the Privacy Policy, please call us at the customer service telephone number indicated on the front of this statement.

This is an attempt to collect a debt and any information obtained will be used for that purpose.
By providing a telephone number on my account, I consent to GE Money Bank and any other owner or servicer of my account contacting me about my account, including using any contact information or cell phone numbers I provide, and I consent to the use of my automatic telephone dialing system and/or an artificial or rerecorded voice when contacting me, even if I am charged for the call under my phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below or visit us on-line at www.gemoney.com.

<input type="checkbox"/>	Name _____		
	Street _____		
	Address _____		
	City, St. _____		
	Zip _____		
	Phone # _____		
	E-mail _____		
	Home Phone# _____	Business Phone# _____	Cell-phone or other phone # _____ we can use to contact you
			Email Address _____

BY PROVIDING YOUR EMAIL ADDRESS, YOU AGREE TO RECEIVE EMAIL COMMUNICATION ABOUT YOUR ACCOUNT AND ALSO GIVE PERMISSION FOR US TO PROVIDE YOUR EMAIL ADDRESS TO THE DEALER/MERCHANT/PROVIDER/RETAILER ACCEPTING YOUR CARD.

Cardholder Name: RHONDA K BALES

Account Number: 4828
Statement Closing Date: 11/09/2012

Interest Charge Calculation

Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	26.99%	\$0.00	\$0.00
Deferred Interest/No Interest If Paid In Full	12/12/2012	26.99%	\$0.00	\$0.00

Cardholder News & Information

In order to protect your account privacy, we are unable to provide account information to anyone other than the cardholder(s) or an authorized party. If you wish to permit us to speak to an authorized party such as a spouse about your account, please send written authorization to the General Inquiries address.

Summary of Account Activity		Payment Information		
Previous Balance	\$1,074.00	New Balance \$1,031.00		
+ New Purchases	\$0.00	Total Minimum Payment Due \$39.00		
- Payments	\$80.00	Payment Due Date 05/04/2012		
+/- Credits, Fees & Adjustments (net)	\$37.00	PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE.		
+/- Interest Charge (net)	\$0.00	We may convert your payment into an electronic debit. See reverse side.		
New Balance	\$1,031.00	Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$35.00.		
Credit Limit	\$3,100.00	Minimum Payment Warning: Making only the Total Minimum Payment Due will increase the amount of interest you pay and the time it takes to repay your balance. For example:		
Available Credit	\$2,069.00			
Days in Billing Period	30			
Pay online for free at: gogecapital.com For GE Capital Retail Bank customer service or to report your card lost or stolen, call 1-866-893-7864.				
Best times to call are Wednesday - Friday.				
		If you make no additional charges using this card and each month you pay ...	You will pay off the balance shown on this statement in about ...	And you will end up paying an estimated total of ...
		Only the minimum payment	10 years	\$4,722.00
		\$79.00	3 years	\$2,832.00 (Savings = \$1,890.00)
		If you would like information about credit counseling services, call 1-877-302-8797.		

Promotional Expiration Notification

YOU MUST PAY EACH PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING DEFERRED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS. YOU HAVE A PROMOTION(S) EXPIRING ON 12/12/12.

Promotional Purchase Summary

Promotional Expiration Date	Promotional Balance	Deferred Interest Charge	Tran Date	Description	Initial Purchase Amount
12/12/2012	\$920.00	\$896.24	11/12/2010	Deferred Interest/No Interest If Paid In Full	\$3,056.60

A summary of your promotional purchase is provided above. Any promotion may be terminated if your account goes 60 days past due.

If you have a DEFERRED INTEREST/NO INTEREST IF PAID IN FULL promotion: To avoid paying Deferred Interest Charges on these promotion(s), you must pay the entire applicable Promotional Balance by the Promotional Expiration Date. On a Fixed Payment (Extended Payment Plan) promotional purchase, the Interest Charge is billed monthly and included as part of the Minimum Payment due.

To make more than one payment see Make Payment To address or pay online at gogecapital.com.

Transaction Summary

Tran Date	Post Date	Reference Number	Description	Amount
03/23/2012	03/23/2012	P907200F301DWB0M8	PAYMENT - THANK YOU	\$39.00 CR
04/11/2012	04/11/2012	P907200FN01DW8B4R	PAYMENT - THANK YOU	\$41.00 CR

Continued on next page

* NOTICE: See reverse side and additional pages (if any) for important information concerning your account.

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Pay online at gogecapital.com or enclose this coupon with your check. Please use blue or black ink.

CareCredit®

Total Minimum Payment Due	Payment Due Date	New Balance	Account Number
\$39.00	05/04/2012	\$1,031.00	4828

Payment Enclosed : \$

☐ **New address or e-mail?** If you only pay the Total Minimum Due it may not pay off the Promotional Purchase by the Expiration Date.
Check the box at left and print changes on back

RHONDA K BALES
542 JOHN DAVID DR
FARMINGTON MO 63640-3004

Make Payment to: GE CAPITAL RETAIL BANK
PO BOX 960061
ORLANDO, FL 32896-0061

Customer Service/Questions: For account information, please call the toll free number on the front of this statement. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 981127, El Paso, TX 79998-1127. Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance coupon portion of this statement or pay online at www.gemoney.com.

Overnight Payments: payments cannot be made in person, mail payments to: GEMoney Bank, 140 Wekiva Springs Road, Longwood, FL 32779

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 981438, El Paso, TX 79998-1438.

Purchases, returns and payments made just prior to billing date may not appear until next month's statement. We reserve the right to obtain payment electronically for any check or other instrument that you send to us by initiating an ACH (electronic) debit in the amount of your check or instrument to your account. Your check or instrument will not be returned to you by us or your bank. Your bank account may be debited as early as the same day we receive your payment. You may choose not to have your payment collected electronically by sending your payment (with the remittance coupon), in your own envelope – not the enclosed remittance envelope, addressed to: PO Box 530960, Atlanta, GA 30353-0960 and not the payment address.

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at: GE Money Bank, P.O. Box 981438, El Paso, TX 79998-1438. In your letter give us the following information: • Account information: Your name and account number • Dollar amount: The dollar amount of the suspected error • Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true: • We cannot try to collect the amount in question or report you as delinquent on that amount. • The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. • While you do not have to pay the amount in question, you are responsible for the remainder of your balance. • We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: 1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) 2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. 3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: P.O. Box 981438, El Paso, TX 79998-1438. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Information About Payments: You may pay more than the Total Minimum Payment at any time. Payments received after 5:00 PM (ET) on any day will be credited as of the next day. Credit to your account may be delayed up to five days if payment (a) is not received at the payment address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount, or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 981438, El Paso, TX 79998-1438.

Credits to Your Account: An amount shown with a CR next to the amount is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Telephone Monitoring: For quality control purposes, you permit us to listen to or record telephone calls between you and us.

Credit Reports and Account Information: If you believe that we may have reported inaccurate information about you to a consumer-reporting agency, please contact us at P.O. Box 981439, El Paso, TX 79998-1439. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Variable Rate Information: If any of your APRs are variable, that APR will vary with the market based on the Prime Rate.

How Long Will the Penalty Rate Apply? If your APRs are increased because you made a late payment, the Penalty APR will apply until you make six consecutive minimum payments when due.

How We Calculate Interest: We use a method called "daily balance". During billing cycles in which interest is charged, for each balance type on your account we figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. A separate daily balance will be calculated for the following balance types, as applicable: purchases, balance transfers, cash advances and other balances that are subject to different interest rates, plans or special promotions. First, we determine the "daily balance": To determine the daily balance, we take the beginning balance each day, add any new charges and fees posted that day, and subtract any payments and credits posted that day. This gives us the daily balance. Second, we calculate the amount of interest charged. To do this, we multiply the applicable daily rate by each daily balance on your account. Third, we add the interest amount to the daily balance, and the sum will become the beginning balance for the following day. Your interest charge for the billing cycle is the sum of the interest amounts that were charged each day during the billing cycle for each balance type. We charge a minimum of \$2 of interest in any billing cycle in which you owe interest.

Paying Interest: Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers, if applicable, on the transaction date.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: GEMoney Bank, Attn: Bankruptcy Dept., P.O. Box 103106, Roswell, GA 30076.

Your account is owned and serviced by GE Money Bank. For complete terms and conditions of your account, consult your Credit Card Agreement.

Hearing Impaired: TDD users call 1-877-448-8512

O1EJ502 - 8 - 06/22/10

Use of Information About You and Your Account: Our Privacy Policy describes our collection and disclosure of information about you and your Account. If you would like another copy of the Privacy Policy, please call us at the customer service telephone number indicated on the front of this statement.

This is an attempt to collect a debt and any information obtained will be used for that purpose.
By providing a telephone number on my account, I consent to GE Money Bank and any other owner or servicer of my account contacting me about my account, including using any contact information or cell phone numbers I provide, and I consent to the use of my automatic telephone dialing system and/or an artificial or rerecorded voice when contacting me, even if I am charged for the call under my phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below or visit us on-line at www.gemoney.com.

<input type="checkbox"/>	Name	_____
<input type="checkbox"/>	Street	_____
<input type="checkbox"/>	Address	_____
<input type="checkbox"/>	City, St,	_____
<input type="checkbox"/>	Zip	_____
<input type="checkbox"/>	Phone #	_____
<input type="checkbox"/>	E-mail	_____
	Home Phone#	_____
	Business Phone#	_____
	Cell-phone or other phone # we can use to contact you	_____
	Email Address	_____

BY PROVIDING YOUR EMAIL ADDRESS, YOU AGREE TO RECEIVE EMAIL COMMUNICATION ABOUT YOUR ACCOUNT AND ALSO GIVE PERMISSION FOR US TO PROVIDE YOUR EMAIL ADDRESS TO THE DEALER/MERCHANT/PROVIDER/RETAILER ACCEPTING YOUR CARD.

Transaction Summary (Continued)

Tran Date	Post Date	Reference Number	Description	Amount
FEES				
04/04/2012	04/04/2012		LATE FEE	\$35.00
04/11/2012	04/11/2012		MINIMUM INTEREST CHARGE PURCHASES	\$2.00
TOTAL FEES FOR THIS PERIOD				\$37.00
INTEREST CHARGED				
04/11/2012	04/11/2012		INTEREST CHARGED ON PURCHASES	\$0.00
TOTAL INTEREST FOR THIS PERIOD				\$0.00
2012 Totals Year-to-Date				
Total Fees Charged in 2012				\$148.00
Total Interest Charged in 2012				\$0.00
Total Interest Paid in 2012				\$2.00

Interest Charge Calculation

Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	26.99%	\$84.14	\$1.87
Deferred Interest/No Interest If Paid In Full	12/12/2012	26.99%	\$1,847.72	\$0.00

New Promotional Financing Plans

This notice is to let you know about some promotional financing plans that may be available for you when you use your card for **future** purchases. This is only a summary of key terms. Additional details of promotional financing plans will be provided to you at the time of your transaction. Not all plans or all plan periods will be available at every CareCredit provider. For purposes of this notification, your **Purchase Annual Percentage Rate ("APR")s 26.99%** See the Interest Charge Calculation section of this billing statement to determine if this APR is variable. If a (v) is shown next to your APR, this APR will vary with the market based on the prime rate. Subject to credit approval. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional purchase.

No Interest if Paid Within Promotional Period

(These can be advertised as Deferred Interest promotions)
Under this promotion, no Interest Charges will be assessed if the promotional purchase balance is paid in full within the promotional period. If the promotional purchase balance is not paid in full by the end of the promotional period, interest will be imposed from the date of purchase at the **Purchase APR** stated above. Minimum monthly payments are required. This promotion may be offered for periods of **6, 12, 18 or 24 months**.

Billed Interest Promotions

Under this promotion, interest will be assessed on your promotional purchase balance from the purchase date at a reduced Annual Percentage Rate of **14.90%** during the promotional period. After the promotional period, the **Purchase APR** stated above will apply. Monthly payments will be required during the promotional period. Some of these promotions may require a minimum monthly payment that is higher than the minimum payment that would be required if the purchase was non-promotional. This promotion may be offered for periods of **24, 36, 48 or 60 months**.

Please keep this for your records. If you have any questions, please call us at the Customer Service number shown on your statement.

Cardholder News & Information

In order to protect your account privacy, we are unable to provide account information to anyone other than the cardholder(s) or an authorized party. If you wish to permit us to speak to an authorized party such as a spouse about your account, please send written authorization to the General Inquiries address.

Important Changes to Your Account Terms

The following is a summary of a change that is being made to your account terms. This change will take effect on 06/11/12. For more information, please refer to the revised terms shown below.

Minimum Payment: We are changing the total minimum payment calculation on your account. The Minimum Payment Calculation terms in your credit card agreement will be replaced with the Minimum Payment Calculation terms shown below. Please keep this important document for your records.

"Minimum Payment Calculation

Your total minimum payment is calculated as follows:
The sum of:
a. The greater of either:
 (i) \$25; or
 (ii) 3.25% of the new balance shown on your billing statement (excluding any balance attributable to any special promotional purchase with a unique payment calculation); or
 (iii) The sum of 1% of your new balance shown on your billing statement (excluding any balance attributable to any special promotional purchase with a unique payment calculation) plus interest, late payment fees and returned payment fees charged in the current billing cycle; PLUS
b. Any past due amounts; PLUS
c. Any payment due in connection with a special promotional purchase with a unique payment calculation.
We round up to the next highest whole dollar in figuring your total minimum payment. Your total minimum payment will never be more than your new balance."
For more information about this change, please contact us at 855-452- 3719.

FAQs

How do I opt out of this change?

You cannot opt out of any change being made to the minimum monthly payment on your account.

If I close my account will the minimum monthly payment due calculation still change?

The minimum monthly payment change will be applied to your account on the effective date shown in the notice. If you would like to avoid this change from impacting your account, you can pay off your balance before the effective date of the change and close your account.

Does this impact current balances or future balances?

The minimum payment change will be applied to your entire account balance on the effective date shown in the notice.

Does this impact all my GE Capital accounts?

The enclosed notice only makes changes to the account identified on this billing statement.

Summary of Account Activity		Payment Information	
Previous Balance	\$1,251.61	New Balance	\$0.00
+ New Purchases	\$0.00	Total Minimum Payment Due	\$389.00
- Payments	\$0.00	Payment Due Date	11/11/2012
+/- Credits, Fees & Adjustments (net)	\$1,251.61-	Promotion(s) expiring shortly - see promotional boxes below for details	
+/- Interest Charge (net)	\$0.00		
New Balance	\$0.00	PAYMENT DUE BY 5 P.M. EASTERN ON THE DUE DATE. We may convert your payment into an electronic debit. See reverse side.	
Credit Limit	\$3,100.00		
Available Credit	\$0.00		
Days in Billing Period	29	Late Payment Warning: If we do not receive your Total Minimum Payment Due by the Payment Due Date listed above, you may have to pay a late fee up to \$35.00.	
Pay online for free at: gogecapital.com For GE Capital Retail Bank customer service or to report your card lost or stolen, call 1-866-893-7864.			
Best times to call are Wednesday - Friday.			

Promotional Expiration Notification

YOU MUST PAY EACH PROMOTIONAL BALANCE IN FULL BY ITS EXPIRATION DATE TO AVOID PAYING DEFERRED INTEREST CHARGES. PLEASE SEE THE PROMOTIONAL PURCHASE SUMMARY SECTION ON THIS STATEMENT FOR FURTHER DETAILS. YOU HAVE A PROMOTION(S) EXPIRING ON 12/12/12.

Promotional Purchase Summary

Promotional Expiration Date	Promotional Balance	Deferred Interest Charge	Tran Date	Description	Initial Purchase Amount
12/12/2012	\$920.00	\$0.00	11/12/2010	Deferred Interest/No Interest If Paid In Full	\$3,056.60

A summary of your promotional purchase is provided above. Any promotion may be terminated if your account goes 60 days past due.
If you have a DEFERRED INTEREST/NO INTEREST IF PAID IN FULL promotion: To avoid paying Deferred Interest Charges on these promotion(s), you must pay the entire applicable Promotional Balance by the Promotional Expiration Date. On a Fixed Payment (Extended Payment Plan) promotional purchase, the Interest Charge is billed monthly and included as part of the Minimum Payment due.
To make more than one payment see Make Payment To address or pay online at gogecapital.com.

Transaction Summary					
Tran Date	Post Date	Reference Number	Description	Amount	
11/09/2012	11/09/2012	F907200NA00999990	CHARGE OFF ACCOUNT-PRINCIPALS	\$920.00	CR
11/09/2012	11/09/2012	F907200NA00999990	CHARGE OFF ACCOUNT *FINANCE CHARGES*	\$366.61	CR
FEES					
11/04/2012	11/04/2012		LATE FEE	\$35.00	
TOTAL FEES FOR THIS PERIOD				\$35.00	
INTEREST CHARGED					
11/09/2012	11/09/2012		INTEREST CHARGE ON PURCHASES	\$0.00	
TOTAL INTEREST FOR THIS PERIOD				\$0.00	
2012 Totals Year-to-Date					
Total Fees Charged in 2012				\$375.50	
Total Interest Charged in 2012				\$28.11	
Total Interest Paid in 2012				\$2.00	

* NOTICE: See reverse side and additional pages (if any) for important information concerning your account.

5302 DFH 1 3 9 121109 Z D PAGE 1 of 3 9072 2100 XB37 01EJ5302

Pay online at gogecapital.com or enclose this coupon with your check. Please use blue or black ink.

Account Number 6019 1821 0607 4828

Total Minimum Payment Due	Past Due Amount	Payment Due Date	Urgent!	New Balance
\$389.00	\$0.00	11/11/2012	Promotion(s) expiring shortly-see above	\$0.00

Payment Enclosed : \$

☐ New address or e-mail? Check the box at left and print changes on back

Payment due includes \$ 0.00 past due. Please pay the past due amount PROMPTLY.
NOTE: You have a Promotional Purchase Expiring. See Promotional Purchase Summary For Details.

RHONDA K BALES
542 JOHN DAVID DR
FARMINGTON MO 63640-3004

Make Payment to: GE CAPITAL RETAIL BANK
PO BOX 960061
ORLANDO, FL 32896-0061

Customer Service/Questions: For account information, please call the toll free number on the front of this statement. Unless your name is listed on this statement, your access to information on the account may be limited. You may also mail questions (but not payments) to: P.O. Box 981127, El Paso, TX 79998-1127. Please include your account number on any correspondence you send to us.

Payments: Send payments to the address listed on the remittance coupon portion of this statement or pay online at www.gemoney.com.

Overnight Payments: payments cannot be made in person, mail payments to: GEMoney Bank, 140 Wekiva Springs Road, Longwood, FL 32779

Notice: See below for your Billing Rights and other important information. Telephoning about billing errors will not preserve your rights under federal law. To preserve your rights, please write to our Billing Inquiries Address, P.O. Box 981438, El Paso, TX 79998-1438.

Purchases, returns and payments made just prior to billing date may not appear until next month's statement. We reserve the right to obtain payment electronically for any check or other instrument that you send to us by initiating an ACH (electronic) debit in the amount of your check or instrument to your account. Your check or instrument will not be returned to you by us or your bank. Your bank account may be debited as early as the same day we receive your payment. You may choose not to have your payment collected electronically by sending your payment (with the remittance coupon), in your own envelope – not the enclosed remittance envelope, addressed to: PO Box 530960, Atlanta, GA 30353-0960 and not the payment address.

What To Do If You Think You Find A Mistake On Your Statement: If you think there is an error on your statement, write to us at: GE Money Bank, P.O. Box 981438, El Paso, TX 79998-1438. In your letter give us the following information: • Account information: Your name and account number • Dollar amount: The dollar amount of the suspected error • Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake. You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true: • We cannot try to collect the amount in question or report you as delinquent on that amount. • The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount. • While you do not have to pay the amount in question, you are responsible for the remainder of your balance. • We can apply any unpaid amount against your credit limit.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases: If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true: 1) The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.) 2) You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify. 3) You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: P.O. Box 981438, El Paso, TX 79998-1438. While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

Information About Payments: You may pay more than the Total Minimum Payment at any time. Payments received after 5:00 PM (ET) on any day will be credited as of the next day. Credit to your account may be delayed up to five days if payment (a) is not received at the payment address, (b) is not made in U.S. dollars drawn on a U.S. financial institution located in the U.S., (c) is not accompanied by the remittance coupon attached to your statement, (d) contains more than one payment or remittance coupon, (e) is not received in the remittance envelope provided or (f) includes staples, paper clips, tape, a folded check or correspondence of any type. **Conditional Payments:** All written communications concerning disputed amounts, including any check or other payment instrument that: (i) indicates that the payment constitutes "payment in full" or is tendered as full satisfaction of a disputed amount, or (ii) is tendered with other conditions or limitations ("Disputed Payments"), must be mailed or delivered to us at P.O. Box 981438, El Paso, TX 79998-1438.

Credits to Your Account: An amount shown with a CR next to the amount is a credit or credit balance unless otherwise indicated. Credits will be applied to your previous balance immediately upon receipt, but will not satisfy any required payment that may be due.

Telephone Monitoring: For quality control purposes, you permit us to listen to or record telephone calls between you and us.

Credit Reports and Account Information: If you believe that we may have reported inaccurate information about you to a consumer-reporting agency, please contact us at P.O. Box 981439, El Paso, TX 79998-1439. In doing so, please identify the inaccurate information and tell us why you believe it is incorrect. If you have a copy of the credit report that includes the inaccurate information, please include a copy of that report. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Variable Rate Information: If any of your APRs are variable, that APR will vary with the market based on the Prime Rate.

How Long Will the Penalty Rate Apply? If your APRs are increased because you made a late payment, the Penalty APR will apply until you make six consecutive minimum payments when due.

How We Calculate Interest: We use a method called "daily balance". During billing cycles in which interest is charged, for each balance type on your account we figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. A separate daily balance will be calculated for the following balance types, as applicable: purchases, balance transfers, cash advances and other balances that are subject to different interest rates, plans or special promotions. First, we determine the "daily balance": To determine the daily balance, we take the beginning balance each day, add any new charges and fees posted that day, and subtract any payments and credits posted that day. This gives us the daily balance. Second, we calculate the amount of interest charged. To do this, we multiply the applicable daily rate by each daily balance on your account. Third, we add the interest amount to the daily balance, and the sum will become the beginning balance for the following day. Your interest charge for the billing cycle is the sum of the interest amounts that were charged each day during the billing cycle for each balance type. We charge a minimum of \$2 of interest in any billing cycle in which you owe interest.

Paying Interest: Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers, if applicable, on the transaction date.

Bankruptcy Notice: If you file bankruptcy you must send us notice, including account number and all information related to the proceeding to the following address: GEMoney Bank, Attn: Bankruptcy Dept., P.O. Box 103106, Roswell, GA 30076.

Your account is owned and serviced by GE Money Bank. For complete terms and conditions of your account, consult your Credit Card Agreement.

Hearing Impaired: TDD users call 1-877-448-8512

O1EJ502 - 8 - 06/22/10

Use of Information About You and Your Account: Our Privacy Policy describes our collection and disclosure of information about you and your Account. If you would like another copy of the Privacy Policy, please call us at the customer service telephone number indicated on the front of this statement.

This is an attempt to collect a debt and any information obtained will be used for that purpose.
By providing a telephone number on my account, I consent to GE Money Bank and any other owner or servicer of my account contacting me about my account, including using any contact information or cell phone numbers I provide, and I consent to the use of my automatic telephone dialing system and/or an artificial or rerecorded voice when contacting me, even if I am charged for the call under my phone plan.

For changes of address, phone number and/or email, please check the box and print the changes below or visit us on-line at www.gemoney.com.

<input type="checkbox"/>	Name	_____
<input type="checkbox"/>	Street	_____
<input type="checkbox"/>	Address	_____
<input type="checkbox"/>	City, St,	_____
<input type="checkbox"/>	Zip	_____
<input type="checkbox"/>	Phone #	_____
<input type="checkbox"/>	E-mail	_____
	Home Phone#	_____
	Business Phone#	_____
	Cell-phone or other phone # we can use to contact you	_____
	Email Address	_____

BY PROVIDING YOUR EMAIL ADDRESS, YOU AGREE TO RECEIVE EMAIL COMMUNICATION ABOUT YOUR ACCOUNT AND ALSO GIVE PERMISSION FOR US TO PROVIDE YOUR EMAIL ADDRESS TO THE DEALER/MERCHANT/PROVIDER/RETAILER ACCEPTING YOUR CARD.

Cardholder Name: RHONDA K BALES

Account Number: [REDACTED] 4828
Statement Closing Date: 11/09/2012

Interest Charge Calculation

Type of Balance	Expiration Date	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	NA	26.99%	\$0.00	\$0.00
Deferred Interest/No Interest If Paid In Full	12/12/2012	26.99%	\$0.00	\$0.00

Cardholder News & Information

In order to protect your account privacy, we are unable to provide account information to anyone other than the cardholder(s) or an authorized party. If you wish to permit us to speak to an authorized party such as a spouse about your account, please send written authorization to the General Inquiries address.

